

EXHIBIT

12

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October 26, 2011

John H. Bredell, Esq.
 119 North Huron Street
 Ypsilanti, MI 48197

Re: Nationwide v Keene
 O/File: 839576

Dear Mr. Bredell:

Thank you for providing supplemental answers by the Keenes to Nationwide's interrogatories and requests to produce and providing the documents which were not initially attached.

Regarding the response to 3, a copy of the \$2,500 bounced check was not attached.

Regarding the response to 6, please provide the additional billing statements and any proofs of payment.

Regarding the response to 9(d), the answer indicates that Mr. Keene has a phone record of 7/30/10 with calls being made from 8:34 a.m. to 10:30 a.m. We are not certain what this is referring to. Please advise.

Regarding the response to 14, are you objecting to producing the statement of Mary Columbo? Please advise. You indicated that the statement was being produced in this response, but did not produce it. If it is not being produced kindly advise of the basis of the objection.

Regarding the response to 20, you indicate in the response that there was a cell phone number (248)767-6413 and a home number of (734)332-7855. You have attached cell phone records from (248)767-6413 and (734)377-8661 without identifying this second number in your response. You also produced no records regarding (734)332-7855. Would you kindly answer 20 *as to any and all cell phones as requested* and provide the requested bills.

John H. Bredell, Esq.

October 26, 2011

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We will take up the issue of the objection to the financial and income records regarding both Keenes with the court.

Very truly yours,
HARVEY KRUSE, P.C.



Michael F. Schmidt

MFS:ja

cc: Jeffrey A. Danzig, Esq.
Albert L. Holtz, Esq.